

Texas Windstorm Insurance Association 2023 Catastrophe Year Disclosure to the Commissioner
Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

| Disclosure Requirement | Model #1 | Model #2 |
|---|--|--|
| §5.4160(d)(1) The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model; | <p>Model Vendor: Risk Management Solutions, Inc. (RMS)</p> <p>Model Name: North Atlantic Windstorm Model</p> <p>Model Version: RMS RiskLink 21.0 Windstorm/Hurricane and Convective Storm (WS/CS)</p> | <p>Model Vendor: Verisk Corporation</p> <p>Model Name: Verisk Tropical Cyclone Model for the United States</p> <p>Model Version: Verisk Touchstone 9.0 Tropical Cyclone (TC) and Severe Thunderstorm (ST)</p> |
| §5.4160(d)(2) The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on; | <p>In-force Date: 11/30/2022</p> <p>Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121</p> | <p>In-force Date: 11/30/2022</p> <p>Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121</p> |
| §5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on; | <p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (Windstorm/Hurricane and Severe Convective Storms). - Aggregate Annual Loss estimate. - Windstorm frequency –RMS 2021 Historical (Long Term) Event Rates. - Severe Convective Storm frequency – RMS 2013 Stochastic Event Rates (High and Low frequency). - With post-event loss amplification (PLA) (“Demand Surge”) for Windstorm /Hurricane; Severe Convective Storm excludes loss amplification. - Without Storm Surge. | <p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (Tropical Cyclone - Wind and Severe Thunderstorm). - Aggregate Annual Loss estimate. - Tropical Cyclone frequency - 10K US AP (2020) Standard (Std) event set. - Severe Thunderstorm frequency - 10K US AP (2020) – Standard. - With Demand Surge for Tropical Cyclone - Wind and Severe Thunderstorm. - Without Storm Surge. |
| §5.4160(d)(4) The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on; | <p>One-in-100-year PML: \$3,920,262,069</p> | <p>One-in-100-year PML: \$5,199,959,981</p> |

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|----------------------|---|--|--|
| <p>§5.4160(d)(5)</p> | <p>If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;</p> | <p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 100% RMS to produce a combined one-in-100-year aggregate loss estimate of \$3,920,262,069 excluding any provision for estimated loss adjustment expenses.</p> | <p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 100% RMS to produce a combined one-in-100-year aggregate loss estimate of \$3,920,262,069 excluding any provision for estimated loss adjustment expenses.</p> |
| <p>§5.4160(d)(6)</p> | <p>Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.</p> | <p>Adjustments: The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield \$4,508,301,380. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2023 of \$4,508,000,000.</p> | <p>Adjustments: The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield \$4,508,301,380. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2023 of \$4,508,000,000.</p> |

Texas Windstorm Insurance Association 2023 Catastrophe Year Disclosure to the Commissioner
Section 2210.453 of the Texas Insurance Code and 28 Texas Administrative Code §5.4160

| Disclosure Requirement | Model #3 | Model #4 |
|---|---|---|
| §5.4160(d)(1) The hurricane model or models the Association relied on, including the model vendors, the model names, and the versions of each model; | <p>Model Vendor: Impact Forecasting Model Name: Atlantic Tropical Cyclone and Severe Convective Storm Models Model Version: Impact Forecasting ELEMENTS 15.0 Atlantic Tropical Cyclone and Severe Convective Storm</p> | <p>Model Vendor: CoreLogic Model Name: CoreLogic North Atlantic Hurricane and Severe Convective Storm Models Model Version: CoreLogic Risk Quantification & Engineering (RQE) v21 North Atlantic Hurricane (HU) and Severe Convective Storm (SCS)</p> |
| §5.4160(d)(2) The in-force date and the total amount of direct exposures in force for the policy data used as the input for each hurricane model the association relied on; | <p>In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121</p> | <p>In-force Date: 11/30/2022 Direct Exposures: Total Insured Values (TIV): \$89,935,082,473 Total Policy Limits: \$82,865,489,629 Risk Count: 231,121</p> |
| §5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on; | <p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (Atlantic Tropical Cyclone - Wind and Severe Convective Storms). - Aggregate Annual Loss estimate. - Atlantic Tropical Cyclone v2.0 – Wind Only Historical (Long Term) Event Rates. - 48-State Severe Convective Storm v1.0 – All sub-perils. - With Demand Surge for Tropical Cyclone and Severe Convective Storm. - Without Storm Surge. | <p>Assumptions:</p> <ul style="list-style-type: none"> - All Perils (North Atlantic Hurricane and Severe Convective Storm). - Aggregate Annual Loss estimate. - North Atlantic Hurricane v21 – Wind Only 300k Historical (Long Term) Event Set. - Severe Thunderstorm frequency - Standard. - With Demand Surge for North Atlantic Hurricane and Severe Convective Storm. - Without Storm Surge. |
| §5.4160(d)(4) The one-in-100-year probable maximum loss model output produced by each hurricane model the Association relied on; | <p>One-in-100-year PML: \$4,170,936,990</p> | <p>One-in-100-year PML: \$3,619,483,392</p> |

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|----------------------|---|--|--|
| <p>§5.4160(d)(5)</p> | <p>If the association relied on more than one hurricane model, the methodology the association used to blend or average the hurricane model outputs, including all weighting factors used;</p> | <p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 100% RMS to produce a combined one-in-100-year aggregate loss estimate of \$3,920,262,069 excluding any provision for estimated loss adjustment expenses.</p> | <p>Blending methodology: The aggregate annual loss output from each of the two models described herein were combined using a weighting of 100% RMS to produce a combined one-in-100-year aggregate loss estimate of \$3,920,262,069 excluding any provision for estimated loss adjustment expenses.</p> |
| <p>§5.4160(d)(6)</p> | <p>Any adjustments the association or another party made to the one-in-100-year probable maximum loss model outputs or the blended or averaged output, including any adjustments to include loss adjustment expenses.</p> | <p>Adjustments: The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield \$4,508,301,380. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2023 of \$4,508,000,000.</p> | <p>Adjustments: The combined one-in-100-year aggregate loss estimate described in §5.4160(d)(5) was increased by a factor of 15% to account for estimated loss adjustment expenses to yield \$4,508,301,380. This amount was rounded to the nearest \$1 million to derive the one-in-100-year probable maximum loss for the calendar year 2023 of \$4,508,000,000.</p> |

Exhibit A

Additional information under §5.4160(d)(3) All user-selected hurricane model input assumptions used with each hurricane model the association relied on.

RMS settings

Modeling Parameters

| Portfolio | Hurricane Near Term | Hurricane Long Term | Severe Convective Storm |
|----------------------|---------------------------------|---------------------------------|---|
| Vendor | RMS | RMS | RMS |
| Model | RiskLink | RiskLink | RiskLink |
| Version | 21.0 | 21.0 | 21.0 |
| In-Force | 11/30/2022 | 11/30/2022 | 11/30/2022 |
| Peril | Windstorm/Hurricane | Windstorm/Hurricane | Convective Storm |
| Primary Peril | Wind | Wind | Tornado |
| Sec Peril | None (excludes Storm Surge) | None (excludes Storm Surge) | Hail + Wind |
| Event Losses Include | NA | NA | Low Freq (OEP); Low+High Freq (AEP) |
| Country | United States | United States | United States |
| Currency | USD | USD | USD |
| PLA/DS | with Loss Amplification | with Loss Amplification | excludes Loss Amplification (not an option) |
| Vulnerability | Default | Default | Default |
| Frequency | RMS 2021 Stochastic Event Rates | RMS 2021 Historical Event Rates | RMS 2013 Stochastic Event Rates |

Verisk settings

Modeling Parameters

| Portfolio | Hurricane Near Term | Hurricane Long Term | Severe Convective Storm |
|--------------------|---|-----------------------------|--------------------------------------|
| Vendor | Verisk | Verisk | Verisk |
| Model | Touchstone | Touchstone | Touchstone |
| Version | 9.0 | 9.0 | 9.0 |
| In-Force | 11/30/2022 | 11/30/2022 | 11/30/2022 |
| Peril | Tropical Cyclone - Wind | Tropical Cyclone - Wind | Severe Thunderstorm |
| Sec Peril | None (excludes Storm Surge) | None (excludes Storm Surge) | Hail + Straight-Line Winds + Tornado |
| Country | United States | United States | United States |
| Currency | USD | USD | USD |
| PLA/DS | with Demand Surge | with Demand Surge | with Demand Surge |
| Frequency | 10K US AP (2020) - Warm SST | 10K US AP (2020) - Standard | 10K US AP (2021) - Standard |
| Financial Settings | Disaggregation: ON; Average Properties: Automatic; For Invalid Con/Occ Pairs: Use System Default; | | |
| All Perils | Apply location terms for residential contracts: Deductibles before limits | | |

IF settings

Modeling Parameters

| Portfolio | Hurricane Near Term | Hurricane Long Term | Severe Convective Storm |
|---------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Vendor | Impact Forecasting | Impact Forecasting | Impact Forecasting |
| Model | ELEMENTS | ELEMENTS | ELEMENTS |
| Version | 15.0 | 15.0 | 15.0 |
| In-Force | 11/30/2022 | 11/30/2022 | 11/30/2022 |
| Peril | Atlantic Tropical Cyclone v2.0 - Wind | Atlantic Tropical Cyclone v2.0 - Wind | Severe Convective Storm |
| Sec Peril | None (excludes Storm Surge) | None (excludes Storm Surge) | All subperils |
| Country | United States | United States | United States |
| Currency | USD | USD | USD |
| PLA/DS | with Demand Surge | with Demand Surge | with Demand Surge |
| Vulnerability | Default | Default | Default |
| Frequency | Near-Term | Long-Term | 48-State Severe Convective Storm v1.0 |

CL settings

Modeling Parameters

| Portfolio | Hurricane Near Term | Hurricane Long Term | Severe Convective Storm |
|-----------|--|--|---|
| Vendor | CoreLogic | CoreLogic | CoreLogic |
| Model | Risk Quantification & Engineering (RQE) | Risk Quantification & Engineering (RQE) | Risk Quantification & Engineering (RQE) |
| Version | 21.0 | 21.0 | 21.0 |
| In-Force | 11/30/2022 | 11/30/2022 | 11/30/2022 |
| Peril | North Atlantic Hurricane - Wind | North Atlantic Hurricane - Wind | Severe Convective Storm |
| Sec Peril | None (excludes Storm Surge) | None (excludes Storm Surge) | All subperils |
| Country | United States | United States | United States |
| Currency | USD | USD | USD |
| PLA/DS | with Demand Surge | with Demand Surge | with Demand Surge |
| Frequency | Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing - Near Term | Hurricane, North Atlantic - U.S. Mainland Landfalling/Bypassing | Severe Convective Storm, U.S. - Optimized |

General Information about exposure data for model inputs

- Data is current as of November 30, 2022.
- Each record in the data set represents one risk, defined as a single building and/or location.
- The data included 222,045 policies and 231,121 locations.
- The following process is taken for geocoding:
 1. Import/geocode in AIR.
 2. Convert to RMS and preserve user supplied lat/long include in the AIR import files.
 3. Geocode in RMS using the user supplied lat/long.
 4. Utilize geocoded county detail for reporting purposes.
- The perils of hurricane and tornado/hail will be modeled in RMS RiskLink v21.0, Verisk Touchstone v9.0, IF ELEMENTS v15.0, and CL RQE v21.0.
- The data was reported with a “Wind Excluded” flag of N for all policies. Therefore, all policies will be assumed to be covered for hurricane.
- All data assumptions to follow will be based on 222,045 policies and 213,121 locations.

Deductibles

- Building and Contents deductibles were reported as coverage level for Commercial, Residential, and Mobile Home and will be modeled as reported.

Limits and Values

- Limits and values were provided for Building, Contents and Time Element. There were no limits or values provided for Appurtenant Structures. It is included in the Building coverage. Per TWIA’s instruction, only the value field should be used as model input. The reported coverage limit is to be used where the reported value is zero (the only cases were 5,727 Contents in this data set).
- Site blanket limits were provided for all records as the sum of the site coverage limit fields subject to the statutory limits. These will be used to cap losses at the site level.

Risk Characteristics

- Construction was reported and will be modeled as follows:

| TWIA Code | Site Limit | Risk Count | RMS Code | AIR Code | IF Code | CL Code |
|-------------------------|-----------------------|----------------|----------|----------|---------|---------|
| Asbestos/Stucco/Ceme | 4,295,400 | 63 | 1 | 101 | WD | TIM |
| Brick | 2,442,678,370 | 6,523 | 2 | 111 | MAS | MAS |
| Brick Veneer | 20,238,160,528 | 55,525 | 1 | 103 | WD | TIM |
| Brick/Stone/Veneer | 23,875,650,280 | 57,646 | 2 | 111 | MAS | MAS |
| Fire Resistive | 4,445,000 | 2 | 3 | 131 | RC | RC |
| Frame | 29,834,444,469 | 95,847 | 1 | 101 | WD | TIM |
| Frame (ISO 1) | 1,803,431,500 | 3,352 | 1 | 101 | WD | TIM |
| Frame or Brick Veneer | 201,020,320 | 2,259 | 1 | 103 | WD | TIM |
| Masonry | 717,668,220 | 1,720 | 2 | 111 | MAS | MAS |
| Masonry (ISO 2) | 894,428,240 | 1,647 | 2 | 111 | MAS | MAS |
| Metal | 8,070,260 | 114 | 4 | 151 | ST | STL |
| Not Applicable* | 54,426,602 | 812 | 5B | 194 | MHT | MOB |
| Other | 720,000 | 24 | 0 | 100 | UNK | UNK |
| Pre-Engineered Metal (I | 425,818,190 | 606 | 4B | 152 | LMB | LS |
| Protected Steel Frame (| 39,420,605 | 22 | 4A4 | 153 | ST | STL |
| Reinforced Concrete Fr. | 99,895,120 | 62 | 4A1 | 155 | ST | STL |
| Semi Wind Resistant | 633,654,946 | 604 | 3C | 182 | RC | RC |
| Semi-Fire Resistive | 1,800,000 | 2 | 4 | 151 | ST | STL |
| Semi-Wind Resistive | 17,215,440 | 144 | 3C | 182 | RC | RC |
| Solid Brick or Masonry | 36,330,440 | 447 | 2 | 111 | MAS | MAS |
| Solid Masonry | 17,459,560 | 83 | 2 | 111 | MAS | MAS |
| Steel Frame (ISO 4) | 370,471,980 | 295 | 4B | 152 | LMB | TIM |
| Steel w/steel posts set | 582,000 | 23 | 4 | 151 | ST | STL |
| Unknown | 26,120,000 | 306 | 0 | 100 | UNK | UNK |
| Unknown Construction | 34,046,900 | 548 | 0 | 100 | UNK | UNK |
| Wind Resistant | 1,009,915,159 | 1,677 | 3A | 183 | RC | RC |
| Wind Resistive | 73,320,100 | 768 | 3A | 183 | RC | RC |
| Total | 82,865,489,629 | 231,121 | | | | |

• Occupancy was reported and will be modeled as follows:

| Occupancy Type | Site Limit | Risk Count | RMS ATC Code | AIR Code | IF Code | CL Code |
|--|-----------------------|----------------|--------------|----------|----------|---------|
| (Unknown) | 55,281,640 | 667 | 0 | 300 | U | RES |
| 1 Family Residence | 37,945,199,080 | 99,055 | 1 | 302 | R | RES |
| 2 Family Residence | 194,534,860 | 729 | 2 | 303 | R | RESAPT |
| Antenna / Satellite Dish | 29,000 | 1 | 37 | 311 | Com | COM |
| Apartment Building - 8+ Units on Premises and/or Business Personal Property | 419,593,930 | 433 | 2 | 306 | R | RESAPT |
| Apartment Building - Less than 8 Units on Premises and/or Business Personal Property | 130,867,275 | 394 | 2 | 306 | R | RESAPT |
| Apartment Outbuildings and/or Business Personal Property | 23,394,060 | 57 | 2 | 306 | R | RESAPT |
| Apartment/Condo | 7,655,560 | 208 | 2 | 306 | R | RESAPT |
| Boathouse (Over Water) | 1,157,500 | 48 | 37 | 311 | Com | COM |
| Boathouse (Over Water) and/or Business Personal Property | 121,000 | 4 | 37 | 311 | Com | COM |
| Canopy and/or Business Personal Property | 10,667,780 | 100 | 37 | 311 | Com | COM |
| Carport (Stand Alone) | 1,879,000 | 71 | 37 | 311 | Com | COM |
| Church (Structure and its Business Personal Property) | 86,134,345 | 92 | 22 | 341 | EdGovOrg | COMEDU |
| Cloth Awning | 24,000 | 1 | 37 | 311 | Com | COM |
| Commercial | 353,805,821 | 642 | 2 | 303 | R | RESAPT |
| Commercial | 44,000 | 1 | 1 | 302 | R | RES |
| Commercial | 1,511,721,187 | 1,291 | 2 | 306 | R | RESAPT |
| Commercial | 2,435,375,082 | 5,030 | 37 | 311 | Com | COM |
| Commercial | 64,271,552 | 76 | 22 | 341 | EdGovOrg | COMEDU |
| Commercial | 4,621,255 | 2 | 25 | 346 | EdGovOrg | MUNEDU |
| Commercial and F&R Non-Dwelling - New Construction | 24,271,000 | 26 | 37 | 311 | Com | COM |
| Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions | 23,763,000 | 30 | 37 | 311 | Com | COM |
| Commercial Building | 726,400 | 14 | 37 | 311 | Com | COM |
| Commercial Building and/or Business Personal Property | 1,909,295,840 | 3,708 | 37 | 311 | Com | COM |
| Commercial Farm | 5,735,136 | 30 | 20 | 373 | Agri | AGR |
| Commercially Rated Dwelling and/or Business Personal Property | 43,933,665 | 126 | 37 | 311 | Com | COM |
| Condominium | 319,504,340 | 3,396 | 2 | 306 | R | RESAPT |
| Condominium Association - Commercial and/or Business Personal Property | 3,000,000 | 7 | 2 | 306 | R | RESAPT |
| Condominium Association - Habitational and/or Business Personal Property | 759,222,710 | 707 | 2 | 306 | R | RESAPT |
| Condominium Association - Outbuildings and/or Business Personal Property | 18,048,360 | 107 | 2 | 306 | R | RESAPT |
| Deck Dock Pier or Wharf (Over Water) | 4,281,300 | 56 | 37 | 311 | Com | COM |
| Dwelling and F&R Dwelling - Additions (> 10% grade floor area) | 4,014,000 | 13 | 1 | 302 | R | RES |
| Dwelling and F&R Dwelling - New Construction | 403,257,300 | 785 | 1 | 302 | R | RES |
| Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions | 36,429,800 | 139 | 1 | 302 | R | RES |
| Dwelling Outbuilding | 87,271,500 | 1,054 | 1 | 302 | R | RES |
| Farm & Ranch Barn or Outbuilding and/or Business Personal Property | 3,442,000 | 21 | 20 | 373 | Agri | AGR |
| Farm & Ranch Grain Tank and/or Business Personal Property | 2,345,000 | 32 | 20 | 373 | Agri | AGR |
| Fence | 2,922,000 | 76 | 37 | 311 | Com | COM |
| Flood Lights/Light Pole | 170,000 | 33 | 37 | 311 | Com | COM |
| Gazebo | 204,000 | 11 | 37 | 311 | Com | COM |
| Governmental | 217,530,020 | 89 | 25 | 346 | EdGovOrg | MUNEDU |
| Individually Owned Townhomes | 161,833,780 | 502 | 2 | 306 | R | RESAPT |
| Manufactured Home | 32,619,838 | 519 | 1 | 302 | R | RES |
| Manufactured Home Personal Property Only | 16,800,800 | 276 | 1 | 302 | R | RES |
| Manufactured Home with the Option to Add Personal Property | 14,607,800 | 202 | 1 | 302 | R | RES |
| Miscellaneous Farm & Ranch Structure and/or Business Personal Property | 20,000 | 3 | 20 | 373 | Agri | AGR |
| Miscellaneous Items and/or Business Personal Property | 4,999,000 | 87 | 37 | 311 | Com | COM |
| Miscellaneous Structure Item | 410,200 | 13 | 37 | 311 | Com | COM |
| Public Housing 1 to 2 Units | 22,536,800 | 90 | 2 | 303 | R | RESAPT |
| Public Housing Authority Project and/or Business Personal Property | 51,143,450 | 81 | 2 | 303 | R | RESAPT |
| Public Housing Authority Project Outbuildings and/or Business Personal Property | 5,888,000 | 6 | 2 | 303 | R | RESAPT |
| Residential | 338,147,990 | 3,712 | 2 | 306 | R | RESAPT |
| Residential | 438,197,379 | 2,177 | 2 | 303 | R | RESAPT |
| Residential | 34,453,649,477 | 103,634 | 1 | 302 | R | RES |
| Residential | 734,000 | 12 | 37 | 311 | Com | COM |
| Residential Farm | 33,578,816 | 77 | 1 | 302 | R | RES |
| Rooming & Boarding House and/or Business Personal Property | 883,000 | 6 | 2 | 303 | R | RESAPT |
| School/Public (Structure and its Business Personal Property) | 21,808,000 | 8 | 25 | 346 | EdGovOrg | MUNEDU |
| Score Board | 73,000 | 6 | 37 | 311 | Com | COM |
| Sign | 653,000 | 32 | 37 | 311 | Com | COM |
| Swimming Pool (In Ground) | 426,000 | 8 | 37 | 311 | Com | COM |
| Swimming Pool (In-ground) | 3,284,000 | 48 | 37 | 311 | Com | COM |
| Tank and/or Business Personal Property | 14,261,000 | 56 | 37 | 311 | Com | COM |
| Tennis Court Surface | 141,000 | 3 | 37 | 311 | Com | COM |
| Townhome Association and/or Business Personal Property | 131,536,000 | 189 | 37 | 311 | Com | COM |
| Townhome Outbuildings and/or Business Personal Property | 1,512,000 | 12 | 37 | 311 | Com | COM |
| Total | 82,865,489,629 | 231,121 | | | | |

- The number of stories was reported and will be modeled if valid. There are 4,840 locations with no number of stories that will be modeled as unknown.
- Year built was reported and will be modeled if valid. There are 1,806 locations with no year built that will be modeled as unknown. Also, 1 location with a year built greater than the inception date year will be reset to the inception date year. Total limits, by year of construction band, to be modeled will be as follows:

| Year Built | Site Limit | Risk Count |
|-------------------|-----------------------|-------------------|
| Unknown | 453,110,538 | 1,806 |
| <= 1994 | 42,389,433,611 | 137,957 |
| 1995 - 2001 | 9,353,969,900 | 22,070 |
| 2002 - 2008 | 14,823,201,487 | 34,078 |
| >= 2009 | 15,845,774,093 | 35,210 |
| Total | 82,865,489,629 | 231,121 |

- Square footage was reported and will be modeled if valid. 5,778 locations with no square footage or square footage greater than 2M will be modeled as unknown. Currently, RMS only uses square footage for residential and low- rise commercial structures. For AIR, this field is only used for larger high value homes for the hurricane peril.
- The following pages includes details regarding occupancy and secondary modifier updates.

Texas Windstorm Insurance Association

Data as of 11/30/2022

Occupancy

Use the field "CLASS_CD" in PC data for occupancy if provides better detail and significant TIV contribution. Otherwise use the "Occupancy_Type" reported in Location data.

| Occupancy_Type | CLASS_CODE | Site Limit | Risk Count | % of Limit | RMS Code | AIR Code | IF Code | CL Code | Occupancy_Type | CLASS_CODE | Site Limit | Risk Count | % of Limit | RMS Code | AIR Code | IF Code | CL Code |
|--|------------|----------------|------------|------------|----------|----------|----------|---------|---|------------|----------------|------------|------------|----------|----------|----------|---------|
| (Unknown) | N/A | 55,281,640 | 667 | 0.1% | 0 | 300 | UNK | RES | Commercially Rated Dwelling and/or Business Personal Property | N/A | 43,933,665 | 126 | 0.1% | 37 | 311 | Com | COM |
| 1 Family Residence | N/A | 37,945,199,080 | 99,055 | 45.8% | 1 | 302 | R | RES | Condominium | N/A | 319,504,340 | 3,396 | 0.4% | 2 | 306 | R | RESAPT |
| 2 Family Residence | N/A | 194,534,660 | 729 | 0.2% | 2 | 303 | R | RESAPT | Condominium Association - Commercial and/or Business Personal Property | N/A | 3,000,000 | 7 | 0.0% | 2 | 306 | R | RESAPT |
| Antenna / Satellite Dish | N/A | 29,000 | 1 | 0.0% | 37 | 311 | Com | COM | Condominium Association - Habitational and/or Business Personal Property | N/A | 759,222,710 | 707 | 0.3% | 2 | 306 | R | RESAPT |
| Apartment Building - 8+ Units on Premises and/or Business Personal Property | N/A | 419,593,930 | 433 | 0.5% | 2 | 306 | R | RESAPT | Condominium Association - Outbuildings and/or Business Personal Property | N/A | 18,048,360 | 107 | 0.0% | 2 | 306 | R | RESAPT |
| Apartment Building - Less than 8 Units on Premises and/or Business Personal Property | N/A | 130,867,275 | 394 | 0.2% | 2 | 306 | R | RESAPT | Deck Dock Pier or Wharf (Over Water) | N/A | 4,281,300 | 56 | 0.0% | 37 | 311 | Com | COM |
| Apartment Outbuildings and/or Business Personal Property | N/A | 23,394,060 | 57 | 0.0% | 2 | 306 | R | RESAPT | Dwelling and F&R Dwelling - Additions (> 0.1 grade floor area) | N/A | 4,014,000 | 13 | 0.0% | 1 | 302 | R | RES |
| Apartment/Condo | N/A | 7,655,560 | 208 | 0.0% | 2 | 306 | R | RESAPT | Dwelling and F&R Dwelling - New Construction | N/A | 403,257,300 | 785 | 0.5% | 1 | 302 | R | RES |
| Boathouse (Over Water) | N/A | 1,157,500 | 48 | 0.0% | 37 | 311 | Com | COM | Dwelling and F&R Dwelling - Repairs and/or Improvements with No Additions | N/A | 36,429,800 | 139 | 0.0% | 1 | 302 | R | RES |
| Boathouse (Over Water) and/or Business Personal Property | N/A | 121,000 | 4 | 0.0% | 37 | 311 | Com | COM | Dwelling Outbuilding | N/A | 87,271,500 | 1,054 | 0.1% | 1 | 302 | R | RES |
| Canopy and/or Business Personal Property | N/A | 10,667,780 | 100 | 0.0% | 37 | 311 | Com | COM | Farm & Ranch Barn or Outbuilding and/or Business Personal Property | N/A | 3,442,000 | 21 | 0.0% | 20 | 373 | Agri | AGR |
| Carport (Stand Alone) | N/A | 1,879,000 | 71 | 0.0% | 37 | 311 | Com | COM | Farm & Ranch Grain Tank and/or Business Personal Property | N/A | 2,345,000 | 32 | 0.0% | 20 | 373 | Agri | AGR |
| Church (Structure and its Business Personal Property) | N/A | 86,134,345 | 92 | 0.1% | 22 | 341 | EdGovOrg | COMEDU | Fence | N/A | 2,922,000 | 76 | 0.0% | 37 | 311 | Com | COM |
| Cloth Awning | N/A | 24,000 | 1 | 0.0% | 37 | 311 | Com | COM | Flood Lights/Light Pole | N/A | 170,000 | 33 | 0.0% | 37 | 311 | Com | COM |
| Commercial | A03 | 3,153,604 | 5 | 0.0% | 2 | 303 | R | RESAPT | Gazebo | N/A | 204,000 | 11 | 0.0% | 37 | 311 | Com | COM |
| Commercial | A04 | 55,221,009 | 167 | 0.1% | 2 | 303 | R | RESAPT | Governmental | CML03a | 44,925,934 | 42 | 0.1% | 25 | 346 | EdGovOrg | MUNEDU |
| Commercial | A05 | 6,424,000 | 2 | 0.0% | 2 | 303 | R | RESAPT | Governmental | CML04a | 172,704,066 | 47 | 0.2% | 25 | 346 | EdGovOrg | MUNEDU |
| Commercial | A06 | 197,188,532 | 227 | 0.2% | 2 | 303 | R | RESAPT | Individually Owned Townhomes | N/A | 161,633,780 | 502 | 0.2% | 2 | 306 | R | RESAPT |
| Commercial | A10 | 500,000 | 1 | 0.0% | 2 | 303 | R | RESAPT | Manufactured Home | MH1 | 32,271,838 | 511 | 0.0% | 1 | 302 | R | RES |
| Commercial | A12 | 4,230,232 | 52 | 0.0% | 2 | 303 | R | RESAPT | Manufactured Home | MH2 | 260,000 | 4 | 0.0% | 1 | 302 | R | RES |
| Commercial | B01 | 9,939,771 | 20 | 0.0% | 37 | 311 | Com | COM | Manufactured Home | MH3 | 88,000 | 4 | 0.0% | 1 | 302 | R | RES |
| Commercial | B02 | 215,000 | 1 | 0.0% | 37 | 311 | Com | COM | Manufactured Home Personal Property Only | N/A | 16,800,800 | 276 | 0.0% | 1 | 302 | R | RES |
| Commercial | B03A | 1,218,500 | 4 | 0.0% | 37 | 311 | Com | COM | Manufactured Home with the Option to Add Business Personal Property | N/A | 14,607,800 | 202 | 0.0% | 1 | 302 | R | RES |
| Commercial | B03B | 9,927,181 | 41 | 0.0% | 37 | 311 | Com | COM | Miscellaneous Farm & Ranch Structure and/or Business Personal Property | N/A | 20,000 | 3 | 0.0% | 20 | 373 | Agri | AGR |
| Commercial | B05 | 250,000 | 1 | 0.0% | 37 | 311 | Com | COM | Miscellaneous Items and/or Business Personal Property | N/A | 4,999,000 | 87 | 0.0% | 37 | 311 | Com | COM |
| Commercial | B06D | 9,726,500 | 9 | 0.0% | 37 | 311 | Com | COM | Miscellaneous Structure Item | N/A | 410,200 | 13 | 0.0% | 37 | 311 | Com | COM |
| Commercial | B07 | 166,550,647 | 302 | 0.2% | 37 | 311 | Com | COM | Public Housing 1 to 2 Units | N/A | 22,536,800 | 90 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | B09B | 14,000 | 1 | 0.0% | 1 | 302 | R | RES | Public Housing Authority Project and/or Business Personal Property | N/A | 51,143,450 | 81 | 0.1% | 2 | 303 | R | RESAPT |
| Commercial | B10 | 4,588,602 | 6 | 0.0% | 37 | 311 | Com | COM | Public Housing Authority Project Outbuildings and/or Business Personal Property | N/A | 5,888,000 | 6 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | CML01 | 1,374,621,104 | 2,784 | 1.7% | 37 | 311 | Com | COM | Residential | A02 | 11,915,902 | 74 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | CML02 | 619,357,765 | 343 | 0.7% | 37 | 311 | Com | COM | Residential | A15 | 1,946,800 | 42 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | CML05 | 149,838,436 | 799 | 0.2% | 37 | 311 | Com | COM | Residential | A17 | 5,261,240 | 148 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | CML08 | 64,271,552 | 76 | 0.1% | 22 | 341 | EdGovOrg | COMEDU | Residential | A18 | 157,440 | 4 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | CML09 | 4,621,255 | 2 | 0.0% | 25 | 346 | EdGovOrg | MUNEDU | Residential | CML10 | 734,000 | 12 | 0.0% | 37 | 311 | Com | COM |
| Commercial | CML11 | 21,716,651 | 30 | 0.0% | 37 | 311 | Com | COM | Residential | CON13 | 124,144,554 | 1,282 | 0.1% | 2 | 306 | R | RESAPT |
| Commercial | CON01 | 569,309,240 | 188 | 0.7% | 2 | 306 | R | RESAPT | Residential | CON14 | 193,616,126 | 2,376 | 0.2% | 2 | 306 | R | RESAPT |
| Commercial | CON02 | 680,982,129 | 658 | 0.8% | 2 | 306 | R | RESAPT | Residential | D01 | 5,131,000 | 6 | 0.0% | 1 | 302 | R | RES |
| Commercial | CON03 | 15,898,665 | 25 | 0.0% | 2 | 306 | R | RESAPT | Residential | D02 | 34,313,757,091 | 101,304 | 41.4% | 1 | 302 | R | RES |
| Commercial | CON04 | 25,285,426 | 154 | 0.0% | 2 | 306 | R | RESAPT | Residential | D04 | 124,000 | 1 | 0.0% | 1 | 302 | R | RES |
| Commercial | CON06 | 140,000 | 3 | 0.0% | 2 | 306 | R | RESAPT | Residential | D06 | 40,932,107 | 570 | 0.0% | 1 | 302 | R | RES |
| Commercial | CON08 | 5,137,612 | 5 | 0.0% | 2 | 306 | R | RESAPT | Residential | D08 | 84,951,565 | 1,466 | 0.1% | 1 | 302 | R | RES |
| Commercial | F07 | 4,424,000 | 1 | 0.0% | 37 | 311 | Com | COM | Residential | D10 | 1,153,500 | 26 | 0.0% | 1 | 302 | R | RES |
| Commercial | M1 | 32,130,345 | 211 | 0.0% | 37 | 311 | Com | COM | Residential | D12 | 183,483,447 | 792 | 0.2% | 2 | 303 | R | RESAPT |
| Commercial | M1a | 154,288 | 5 | 0.0% | 37 | 311 | Com | COM | Residential | D16 | 1,415,028 | 34 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | M5a | 30,000 | 3 | 0.0% | 37 | 311 | Com | COM | Residential | D17 | 1,135,382 | 59 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5b | 497,900 | 12 | 0.0% | 37 | 311 | Com | COM | Residential | D18 | 1,631,500 | 57 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5d | 1,840,500 | 6 | 0.0% | 37 | 311 | Com | COM | Residential | F18 | 1,115,000 | 10 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5f | 1,076,000 | 10 | 0.0% | 37 | 311 | Com | COM | Residential | M4 | 550,000 | 27 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5h | 4,159,278 | 70 | 0.0% | 37 | 311 | Com | COM | Residential | M4b | 737,700 | 37 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5j | 2,169,791 | 56 | 0.0% | 37 | 311 | Com | COM | Residential | M4c | 1,579,007 | 49 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5k | 382,407 | 16 | 0.0% | 37 | 311 | Com | COM | Residential | M4h | 797,625 | 17 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5l | 300,749 | 20 | 0.0% | 37 | 311 | Com | COM | Residential | M4j | 44,000 | 5 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5m | 12,543,407 | 60 | 0.0% | 37 | 311 | Com | COM | Residential | P92 | 35,706,898 | 158 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | M5o | 4,571,994 | 87 | 0.0% | 37 | 311 | Com | COM | Residential | T06 | 152,664,893 | 498 | 0.2% | 2 | 303 | R | RESAPT |
| Commercial | M5p | 22,500 | 1 | 0.0% | 37 | 311 | Com | COM | Residential | T09 | 100,000 | 1 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | M5q | 2,308,285 | 83 | 0.0% | 37 | 311 | Com | COM | Residential | T10 | 42,360,731 | 416 | 0.1% | 2 | 303 | R | RESAPT |
| Commercial | M5r | 204,282 | 42 | 0.0% | 37 | 311 | Com | COM | Residential | T12 | 20,387,311 | 54 | 0.0% | 2 | 306 | R | RESAPT |
| Commercial | M5t | 100,000 | 2 | 0.0% | 37 | 311 | Com | COM | Residential | T14 | 3,185,000 | 10 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | M5u | 115,000 | 3 | 0.0% | 37 | 311 | Com | COM | Residential Farm | F01 | 33,398,816 | 76 | 0.0% | 1 | 302 | R | RES |
| Commercial | M5v | 319,200 | 1 | 0.0% | 37 | 311 | Com | COM | Residential Farm | F02 | 180,000 | 1 | 0.0% | 1 | 302 | R | RES |
| Commercial | P06 | 87,088,344 | 168 | 0.1% | 2 | 303 | R | RESAPT | Rooming & Boarding House and/or Business Personal Property | N/A | 883,000 | 6 | 0.0% | 2 | 303 | R | RESAPT |
| Commercial | P10 | 669,683 | 2 | 0.0% | 2 | 306 | R | RESAPT | School/Public (Structure and its Business Personal Property) | N/A | 21,808,000 | 8 | 0.0% | 25 | 346 | EdGovOrg | MUNEDU |
| Commercial | T01 | 14,225,000 | 8 | 0.0% | 2 | 306 | R | RESAPT | Score Board | N/A | 73,000 | 6 | 0.0% | 37 | 311 | Com | COM |
| Commercial | T02 | 197,060,174 | 236 | 0.2% | 2 | 306 | R | RESAPT | Sign | N/A | 653,000 | 32 | 0.0% | 37 | 311 | Com | COM |
| Commercial | T16 | 3,013,258 | 12 | 0.0% | 2 | 306 | R | RESAPT | Swimming Pool (In Ground) | N/A | 426,000 | 8 | 0.0% | 37 | 311 | Com | COM |
| Commercial | T18 | 65,000 | 1 | 0.0% | 37 | 311 | Com | COM | Swimming Pool (In-ground) | N/A | 3,284,000 | 48 | 0.0% | 37 | 311 | Com | COM |
| Commercial and F&R Non-Dwelling - New Construction | N/A | 24,271,000 | 26 | 0.0% | 37 | 311 | Com | COM | Tank and/or Business Personal Property | N/A | 14,281,000 | 56 | 0.0% | 37 | 311 | Com | COM |
| Commercial and F&R Non-Dwelling - Repairs and/or Improvements with No Additions | N/A | 23,763,000 | 30 | 0.0% | 37 | 311 | Com | COM | Tennis Court Surface | N/A | 141,000 | 3 | 0.0% | 37 | 311 | Com | COM |
| Commercial Building | N/A | 726,400 | 14 | 0.0% | 37 | 311 | Com | COM | Townhome Association and/or Business Personal Property | N/A | 131,536,000 | 189 | 0.2% | 37 | 311 | Com | COM |
| Commercial Building and/or Business Personal Property | N/A | 1,909,295,840 | 3,708 | 2.3% | 37 | 311 | Com | COM | Townhome Outbuildings and/or Business Personal Property | N/A | 1,512,000 | 12 | 0.0% | 37 | 311 | Com | COM |
| Commercial Farm | F03 | 1,225,136 | 24 | 0.0% | 20 | 373 | Agri | AGR | | | | | | | | | |
| Commercial Farm | F04 | 25,000 | 2 | 0.0% | 20 | 373 | Agri | AGR | | | | | | | | | |

Texas Windstorm Insurance Association

Data as of 11/30/2022

Roof Cover by Model and Peril and AIR Roof Hail Impact Resistance (SCS only)

| AIR Roof Cover Description | AIR Code | Hurricane | | | Site Limit | Risk Count | % of Limit |
|-------------------------------------|----------|-----------|---------|---------|-----------------------|----------------|---------------|
| | | RMS Code | IF Code | CL Code | | | |
| Unknown/default | 0 | 0 | 0 | 0 | 1,138,252,106 | 5,964 | 1.4% |
| Asphalt shingles | 1 | 7 | 1 | 1 | 70,904,443,082 | 202,074 | 85.6% |
| Wooden shingles | 2 | 6 | 0 | 9 | 112,633,623 | 332 | 0.1% |
| Clay/concrete tiles | 3 | 5 | 2 | 10 | 2,240,686,770 | 3,910 | 2.7% |
| Light metal panels | 4 | 2 | 3 | 8 | 4,676,444,363 | 10,581 | 5.6% |
| Slate | 5 | 5 | 2 | 10 | 307,460,433 | 996 | 0.4% |
| Built-up roof with gravel | 6 | 0 | 0 | 0 | 1,638,939,256 | 3,602 | 2.0% |
| ingle ply membrane | 7 | 0 | 0 | 0 | 429,818,834 | 624 | 0.5% |
| Standing seam metal roofs | 8 | 2 | 3 | 8 | 288,504,534 | 634 | 0.3% |
| Built-up roof without gravel | 9 | 0 | 0 | 0 | 1,035,813,516 | 1,238 | 1.2% |
| Hurricane Wind-Rated Roof Coverings | 11 | 9 | 3 | 2 | 92,493,110 | 1,166 | 0.1% |
| Total | | | | | 82,865,489,629 | 231,121 | 100.0% |

| AIR Roof Cover Description | AIR Code | Severe Convective Storm | | | Site Limit | Risk Count | % of Limit |
|------------------------------|----------|-------------------------|---------|----------|-----------------------|----------------|---------------|
| | | RMS Code | IF Code | RQE Code | | | |
| Unknown/default | 0 | 0 | 0 | 0 | 1,138,252,106 | 5,964 | 1.4% |
| Asphalt shingles | 1 | 7 | 1 | 1 | 70,996,936,193 | 203,240 | 85.7% |
| Wooden shingles | 2 | 6 | 0 | 9 | 112,633,623 | 332 | 0.1% |
| Clay/concrete tiles | 3 | 5 | 2 | 10 | 2,240,686,770 | 3,910 | 2.7% |
| Light metal panels | 4 | 2 | 3 | 8 | 4,676,444,363 | 10,581 | 5.6% |
| Slate | 5 | 5 | 2 | 10 | 307,460,433 | 996 | 0.4% |
| Built-up roof with gravel | 6 | 0 | 0 | 0 | 1,638,939,256 | 3,602 | 2.0% |
| ingle ply membrane | 7 | 0 | 0 | 0 | 429,818,834 | 624 | 0.5% |
| Standing seam metal roofs | 8 | 2 | 3 | 8 | 288,504,534 | 634 | 0.3% |
| Built-up roof without gravel | 9 | 0 | 0 | 0 | 1,035,813,516 | 1,238 | 1.2% |
| Total | | | | | 82,865,489,629 | 231,121 | 100.0% |

| AIR Roof Hail Impact Desc | AIR Code | Site Limit | Risk Count | % of Limit |
|---------------------------|----------|-----------------------|----------------|---------------|
| Unknown | 0 | 82,579,247,098 | 230,489 | 99.7% |
| Impact-resistant A | 1 | 130,126,813 | 326 | 0.2% |
| Impact-resistant B | 2 | 20,606,760 | 43 | 0.0% |
| Impact-resistant C | 3 | 7,513,720 | 8 | 0.0% |
| Impact-resistant D | 4 | 127,995,238 | 255 | 0.2% |
| Total | | 82,865,489,629 | 231,121 | 100.0% |

Texas Windstorm Insurance Association

Data as of 11/30/2022

RMS Opening Protection, AIR Window Protection, AIR Exterior Doors, AIR Wall Attached Structures

| MOD_BLDG_CREDIT | TERRITORY | AIR Window Protection Description | AIR Open Protection Code | AIR Exterior Doors Description | AIR Exterior Doors Code | AIR Wall Attached Structure Description | AIR WallAttached Structure Code | RMS Opening Code | IF Window Code | CL Window Code | Site Limit | Risk Count | % of Limit |
|-----------------|--|-----------------------------------|---------------------------------|----------------------------------|----------------------------------|---|---------------------------------|------------------|----------------|----------------|----------------|------------|------------|
| 2018 IRC | Risk Category I | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 254,038,760 | 532 | 0.3% |
| 2018 IRC | Risk Category II | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 776,264,660 | 1,684 | 0.9% |
| 2018 IRC | Risk Category IV | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 12,504,440 | 18 | 0.0% |
| IBC | Inland1/Inland1 | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 141,847,665 | 447 | 0.2% |
| IBC | Inland1/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 2,209,000 | 6 | 0.0% |
| IBC | Inland2/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,560,265 | 7 | 0.0% |
| IBC | Inland2/Inland2 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 50,432,766 | 130 | 0.1% |
| IBC | Inland2/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 432,000 | 1 | 0.0% |
| IBC | Retrofit/Null | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 537,200 | 2 | 0.0% |
| IBC | Seaward/Seaward | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 30,862,339 | 85 | 0.0% |
| IRC | Inland1/Inland1 | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 5,974,781,050 | 14,684 | 7.2% |
| IRC | Inland1/Inland1 | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 249,000 | 1 | 0.0% |
| IRC | Inland1/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,308,600 | 3 | 0.0% |
| IRC | Inland1/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 73,256,069 | 174 | 0.1% |
| IRC | Inland2/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 59,805,128 | 146 | 0.1% |
| IRC | Inland2/Inland2 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,958,135,777 | 4,239 | 2.4% |
| IRC | Inland2/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 10,993,846 | 31 | 0.0% |
| IRC | Retrofit/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 8,819,299 | 20 | 0.0% |
| IRC | Retrofit/Null | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 318,000 | 1 | 0.0% |
| IRC | Seaward/Seaward | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 2,187,587,705 | 4,525 | 2.5% |
| IRC | Seaward/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,106,000 | 3 | 0.0% |
| IRC | Seaward/Seaward | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 4,251,000 | 9 | 0.0% |
| IRC/IBC | Inland I | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 591,200 | 1 | 0.0% |
| IRC/IBC | Inland I | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 7,410,563,660 | 16,256 | 8.9% |
| IRC/IBC | Inland II | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 2,646,357,100 | 5,247 | 3.2% |
| IRC/IBC | Retrofit | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 3,715,700 | 7 | 0.0% |
| IRC/IBC | Retrofit | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 24,185,080 | 53 | 0.0% |
| IRC/IBC | Seaward | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 1,940,730,020 | 3,792 | 2.3% |
| IRC/IBC | Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,025,800 | 2 | 0.0% |
| IRC2018 | Missing short text: InlandI.RiskCategoryI | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 850,400 | 5 | 0.0% |
| IRC2018 | Missing short text: InlandI.RiskCategoryII | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 119,854,732 | 390 | 0.1% |
| IRC2018 | Missing short text: InlandI.RiskCategoryIV | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 363,000 | 3 | 0.0% |
| IRC2018 | Missing short text: InlandI.RiskCategoryII | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 44,490,037 | 125 | 0.1% |
| IRC2018 | Missing short text: Seaward.RiskCategoryI | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,367,295 | 3 | 0.0% |
| IRC2018 | Missing short text: Seaward.RiskCategoryII | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 51,781,596 | 95 | 0.1% |
| IRC2018 | Missing short text: Seaward.RiskCategoryIV | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 841,215 | 2 | 0.0% |
| N/A | N/A | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 34,583,757 | 87 | 0.0% |
| N/A | N/A | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 61,070,267 | 124 | 0.1% |
| N/A | N/A | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 30,457,336,392 | 92,942 | 36.8% |
| Unknown | Inland I | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 177,534,440 | 392 | 0.2% |
| Unknown | Inland II | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 18,661,520 | 40 | 0.0% |
| Unknown | Retrofit | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 76,056,380 | 195 | 0.1% |
| Unknown | Risk Category I | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,137,000 | 3 | 0.0% |
| Unknown | Risk Category II | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 2,767,580 | 9 | 0.0% |
| Unknown | Risk Category IV | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 403,000 | 1 | 0.0% |
| Unknown | Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 22,907,400 | 49 | 0.0% |
| Unknown | Unknown | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 26,039,120 | 74 | 0.0% |
| Unknown | Unknown | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 21,213,726,200 | 68,126 | 25.6% |
| Unknown | Unknown | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 18,758,940 | 69 | 0.0% |
| WRC | Inland I | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 2,275,620,860 | 4,931 | 2.7% |
| WRC | Inland1/Inland1 | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 564,800 | 2 | 0.0% |
| WRC | Inland1/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,639,067,786 | 4,012 | 2.0% |
| WRC | Inland1/Inland1 | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 4,797,400 | 8 | 0.0% |
| WRC | Inland1/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 9,433,364 | 18 | 0.0% |
| WRC | Inland2/Inland1 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 321,712,557 | 684 | 0.4% |
| WRC | Inland2/Inland2 | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 603,123 | 2 | 0.0% |
| WRC | Inland2/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 2,871,500 | 9 | 0.0% |
| WRC | Retrofit | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 1,477,214,160 | 3,951 | 1.8% |
| WRC | Retrofit | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 1,007,400 | 3 | 0.0% |
| WRC | Retrofit | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 1,496,100 | 4 | 0.0% |
| WRC | Retrofit/Null | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 1,123,200 | 3 | 0.0% |
| WRC | Retrofit/Null | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 1,174,000 | 3 | 0.0% |
| WRC | Retrofit/Null | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 264,331,558 | 701 | 0.3% |
| WRC | Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 445,776,040 | 861 | 0.5% |
| WRC | Seaward/Seaward | Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 0 | 0 | 0 | 499,887,649 | 1,066 | 0.6% |
| WRC | Seaward/Seaward | Engineered shutters | 3 Reinforced single width doors | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 3 Reinforced Double Door Garages | 5 | 4 | 3 | 3 | 7,339,650 | 16 | 0.0% |
| WRC | Seaward/Seaward | Engineered shutters | 3 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 Unknown/default | 0 | 4 | 3 | 3 | 2,467,080 | 7 | 0.0% |
| Total | | | | | | | | | | | 82,865,489,629 | 231,121 | 100.0% |

RMS Opening Protection (Detail)

All exterior openings (glazed and non-glazed) are fully protected at a minimum with impact resistant coverings, impact resistant doors (including garage doors) and/or impact resistant window units and meet the requirements for "Cyclic Pressure and Large Missile Impact" for large missiles - 9 lb According to ASCE 7, the Florida Building Code (FBC), and the International Building Code (IBC), a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement and have doors (including garage doors) designed for large missiles.

All glazed exterior openings (windows and doors) are fully protected at a minimum with impact resistant coverings and/or impact resistant window units designed for large missiles (9 lb). Non-glazed doors (including garage doors) are not designed for pressure and impact. According to ASCE 7, the FBC, and the IBC, a building in wind-borne debris regions must have openings within 30 feet of the ground meet the requirements of small missile impact tests. Use this option for buildings taller than 30 feet that meet this requirement. Large missile impact tests (ASTM E 1996), and above 30 feet the opening must meet the requirements of small missile impact tests.

Texas Windstorm Insurance Association
 Data as of 11/30/2022
 Roof Age and Roof Year Built

| Roof Year | AIR Code | RMS Code | IF Code | CL Code | Site Limit | Risk Count | % of Limit |
|-------------------------------------|-------------|----------|---------|---------|-----------------------|----------------|-------------|
| 2018 - 2022 | 2018- 2022 | 1 | 1 | 1 | 19,121,489,805 | 48,705 | 23.1% |
| 2013 - 2017 | 2014 - 2017 | 2 | 2 | 2 | 15,139,265,375 | 40,813 | 18.3% |
| 1800 - 2012 | 1800 - 2013 | 3 | 3 | 3 | 48,008,142,638 | 139,312 | 57.9% |
| Pre-2004 and Damaged/Poor Condition | Pre-2004 | 4 | 3 | 1* | 149,563,761 | 592 | 0.2% |
| Unknown | Unknown | 0 | 0 | 0 | 447,028,050 | 1,699 | 0.5% |
| Total | | | | | 82,865,489,629 | 231,121 | 100% |

| Code Descriptions | | |
|-----------------------------------|-------------|-------------------------|
| RMS | IF | CL |
| 1: 0-5 yrs | 1: 0-5 yrs | 1: 0-5 yrs |
| 2: 6-10 yrs | 2: 6-10 yrs | 2: 6-10 yrs |
| 3: 11+ yrs | 3:11+ yrs | 3: 11-15 yrs |
| 4: Obvious signs of deterioration | | 1*: Roof condition poor |

Texas Windstorm Insurance Association

Data as of 11/30/2022

RMS Construction Quality, AIR Seal of Approval, and AIR Building Condition

| AIR Seal of Approval Description | AIR Code | RMS Code | Site Limit | Risk Count | % of Limit |
|----------------------------------|----------|----------|-----------------------|----------------|---------------|
| Unknown/default | 0 | 0 | 78,589,038,925 | 218,960 | 94.8% |
| Fully Engineered Structure | 1 | 9 | 968,033,100 | 2,294 | 1.2% |
| Partially Engineered Structure | 2 | 0 | 3,308,417,604 | 9,867 | 4.0% |
| Total | | | 82,865,489,629 | 231,121 | 100.0% |

RMS

Construction Quality

0: Unknown

9: Certified design & construction

0: Unknown

| STRUCTURE_CONDITION_CD | AIR Building Condition Description | AIR Building Condition Code | Site Limit | Risk Count | % of Limit |
|------------------------|------------------------------------|-----------------------------|-----------------------|----------------|---------------|
| N/A | Unknown/default | 0 | 9,044,933,487 | 18,396 | 10.9% |
| Unknown | Unknown/default | 0 | 1,534,991,014 | 7,496 | 1.9% |
| Excellent | Good | 2 | 15,712,619,656 | 35,819 | 19.0% |
| Good | Good | 2 | 29,383,659,863 | 92,305 | 35.5% |
| Very Good | Good | 2 | 23,945,751,091 | 63,714 | 28.9% |
| Average | Average | 1 | 3,093,848,386 | 12,546 | 3.7% |
| Fair | Average | 1 | 145,789,770 | 822 | 0.2% |
| Poor | Poor | 3 | 3,896,362 | 23 | 0.0% |
| Total | | | 82,865,489,629 | 231,121 | 100.0% |

Texas Windstorm Insurance Association

Data as of 11/30/2022

Roof Geometry

Set based on "Roof Style" in EV data.

| Roof Style | AIR Code | RMS Code | IF Code | CL Code | Site Limit | Risk Count | % of Limit |
|--------------|----------|----------|---------|---------|-----------------------|----------------|---------------|
| 0 | 0 | 0 | 0 | 0 | 47,465,547,925 | 125,970 | 57.3% |
| Flat | 1 | 2 | 2 | 1 | 1,205,928,898 | 3,271 | 1.5% |
| Gabled | 2 | 5 | 3 | 4 | 11,010,584,662 | 38,745 | 13.3% |
| Hip | 3 | 3 | 1 | 7 | 10,818,067,522 | 31,105 | 13.1% |
| Mixed | 4 | 5 | 3 | 4 | 12,365,360,623 | 32,030 | 14.9% |
| Total | | | | | 82,865,489,629 | 231,121 | 100.0% |

Texas Windstorm Insurance Association

Data as of 11/30/2022

AIR Tree Exposure

Set based on "Tree Overhang" in EV data.

| Tree Overhang | AIR Tree Overhang Description | AIR Code | Site Limit | Risk Count | % of Limit |
|---------------|-------------------------------|----------|-----------------------|----------------|---------------|
| 0 | Unknown/default | 0 | 47,485,888,593 | 126,014 | 57.3% |
| None | No | 1 | 17,825,691,773 | 48,825 | 21.5% |
| High | Yes | 2 | 20,114,049 | 82 | 0.0% |
| Low | Yes | 2 | 15,290,193,475 | 47,983 | 18.5% |
| Medium | Yes | 2 | 2,243,601,740 | 8,217 | 2.7% |
| Total | | | 82,865,489,629 | 231,121 | 100.0% |

Note: This was all done by Eagle view so looking if house obstructed by Trees not necessarily if nearby so code none as unknown.